

Quest 21  
(Prumani)



Community Trust Bank

Member FDIC

107 South Second  
P.O. Box 241  
Irvington IL 62848  
618-249-6218  
618-532-0648  
fax 618-249-8358

1425 East McCord  
Centralia IL 62801  
618-533-0527  
fax 618-533-5649

17872 Exchange Ave.  
Nashville IL 62263  
618-327-4400  
fax 618-327-8677

September 07, 2005

FDIC San Francisco Regional Office  
Director Johns F. Carter  
25 Jessie Street at Ecker Square Suite 2300  
San Francisco, CA 94105

2005 SEP 12 AM 10:33

Dear Mr. Carter,

I am writing in regards to Wal-Mart's application for deposit insurance for its pending Utah based ILC.

I personally have been affected by the destabilizing of our community since a Wal Mart store was placed in our community. With Wal Mart's resources, it has driven out our smaller community grocery stores, closed small appliance stores, local automotive stores and repair shops, small dress shops, in addition to many of our locally owned general convenience stores. Our small community depends on and has been built around a local economy. If Wal Mart is allowed to place financial services/banks within their stores this would have a devastating effect on our local community banks. Given their past history in our community and others, I can't image how this could not be inevitable.

Their position as a supplier and a banker poses many economic threats to the financial industry, not to mention potential conflicts of interest between their suppliers regarding financial matters as well as the power their branches would represent collectively as a financial institution.

Please help Wal Mart focus on their vision – to be a supplier not a bank.

Sincerely,

Deanna Froneyberger  
Assistant Vice President - Operations